



August 18, 2020

**Property Address**106 HORNING RD
BETHEL PARK PA 15102NANCI L MILLER
106 HORNING RD
BETHEL PARK PA 15102**Transfer Effective Date:** September 2, 2020

On September 4, 2020 your loan will be available to manage online at flagstar.com/myloans and accessible via our automated system at (800) 968-7700.

WELCOME TO FLAGSTAR BANK.

Dear NANCI L MILLER,

The servicing of your loan is being transferred from Central Loan Administration & Reporting to Flagstar Bank effective September 2, 2020. This means that after this date Flagstar Bank will be collecting your mortgage loan payments from you. Nothing else about your mortgage will change other than a new loan number.

Central Loan Administration & Reporting is now collecting your payments. Central Loan Administration & Reporting will stop accepting payments received from you after September 1, 2020. Flagstar Bank, FSB on behalf of Lakeview Loan Servicing, LLC will collect your payments going forward. Flagstar Bank will start accepting payments received from you on September 2, 2020.

Send all payments due on or after September 2, 2020 to Flagstar Bank at this address: P.O. Box 660263 Dallas, TX 75266-0263.

The law requires that Central Loan Administration & Reporting send you this notice at least 15 days before the effective date of the transfer, or at closing. Flagstar Bank must also send you this notice no later than 15 days after this effective date, or at closing. In this case, all necessary information is combined in this one notice.

If you have any questions for either your previous servicer, Central Loan Administration & Reporting or your new servicer, Flagstar Bank, about your loan or this transfer, please use the contact information below:

Previous Servicer: Central Loan Administration & Reporting	New Servicer: Flagstar Bank
Attn: Customer Service Department	Attn: Customer Service Department
Contact Number: (877) 356-0973	Contact Number: (800) 968-7700
Hours of Operation: Monday-Friday, 8:30 a.m. - 8:00 p.m. ET	Hours of Operation: Monday - Friday, 7:30 a.m. to 8:00 p.m. ET Saturday, 7:30 a.m. to 4:00 p.m. ET
Previous Servicer Address: PO Box 77404 Ewing, NJ 08628	Servicer Address: 5151 Corporate Drive Troy, MI 48098-2639

You will not be assessed a late fee or negatively reported to any credit agencies for 60 days following the effective date of your transfer.

If your payment is currently automatically drafted from your bank account you will need to reestablish automatic payments as of September 4, 2020. You can sign up for automatic payments at flagstar.com/myloans. If you choose to send your payment via your financial institution or a bill pay or online service through a third-party provider, please set up these payments with the following information:

- Pay to the order of: Flagstar Bank
- Reference: Loan Number 440753400
- Mail to our payment processing department: Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263



**NOTICE OF SERVICING TRANSFER
(CONT).****Below are Flagstar Bank's Payment Options:**

It takes a couple of days after transfer for our automated systems to update. Phone and online payments can be made starting September 4, 2020.

**ANYTIME**

Send a check made payable to
Flagstar Bank • P.O. Box 660263
Dallas, TX 75266-0263

**September 4, 2020**

Set up recurring or one-time
ACH payments MyLoans at
flagstar.com/myloans

**September 4, 2020¹**

Pay by phone using the automated
phone system by calling
(866) 837-4539

For additional detail regarding loan transfers, please visit flagstar.com/transfer.

¹Making a payment online or by mail is a free service. You can also pay by phone, but please note a \$15 fee will apply.

WHAT ELSE SHOULD I EXPECT?

You will receive a Form 1098 and/or 1099 statement from each servicer that collected interest from you and/or paid interest to you for the period that they serviced your loan and as required by the Internal Revenue Service (IRS). Flagstar Bank will send you the applicable form(s) and Annual Tax and Interest Statement in January 2020.

If you are currently paying accident and health, disability, life or any other type of optional insurance with your mortgage payment, this service will stop with the transfer of servicing after September 1, 2020. However, if you wish to continue this coverage, please contact your insurance provider.

If you would like to send a Qualified Written Request, Notice of Error, or Request for Information, it may be sent to the following:

Previous Servicer:

Central Loan Administration & Reporting
Attn: NOE/RFI
PO Box 77404
Ewing, NJ 08628

New Servicer:

Flagstar Bank
Attn: NOE/RFI
2B-116
5151 Corporate Drive
Troy, MI 48098

Bankruptcy (if applicable)

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, creditor retains rights under its security instrument, including the right to foreclose its lien.

Sincerely,

Rachael Macaulay
Director, Subservicing
Flagstar Bank beginning September 2, 2020

Sincerely,

Loarraine Austin
Vice President, Transfer Services Manager
Central Loan Administration & Reporting ending September 1, 2020



**NOTICE OF SERVICING TRANSFER
(FAQ)****FREQUENTLY ASKED QUESTIONS****Why was my loan transferred to Flagstar?**

Transferring the servicing of mortgage loans is common in the mortgage industry, and is in no way a direct reflection of the quality of your loan. The transfer of servicing does not affect any term or condition of your mortgage, such as payment due date or interest rate.

When will I receive my first mortgage statement from Flagstar?

You will receive your first billing statement within 10 days after your loan is transferred unless you are not receiving statements due to applicable law.

Do I really have 60 days to make my first payment?

No. You should continue making your payments according to the due date of your loan. To ensure you have time to update your records and the address to send your mortgage payments, we will not charge you a late fee or report your payment negatively to the credit bureaus for 60 days after the date of the service transfer in case your payment is sent to the prior servicer during that time.

How do I access my loan information and make payments online?

After September 4, 2020 visit flagstar.com/myloans and click the link: Sign up for MyLoans.

Who is Flagstar Bank?

Flagstar Bank offers exceptional full-service banking and lending expertise with a distinctive, personal focus. Chartered in 1987 as a federal savings bank, today Flagstar has grown to also become one of the largest originators and servicers of mortgage loans in the industry while retaining our focus on our individual customers. Learn more about us and our offerings at flagstar.com/about-flagstar

My payment was automatically deducted with my previous servicer. Will that continue with Flagstar?

No. This service will be discontinued as of September 2, 2020. Automatic payments are easy to set up when you [sign up for AutoPay at flagstar.com/myloans](https://flagstar.com/myloans).

My previous servicer paid my homeowner's insurance directly, will you do that?

If your loan currently has an escrow account to pay taxes and/or insurance, the escrow balance will be transferred and Flagstar Bank will resume collecting the monthly deposit and making the escrowed payments as they come due.

What should I do if I am experiencing a financial hardship?

Please visit flagstar.com/hardship to learn more about your options and for instructions on how to apply for hardship assistance.

I'm on a CARES Act forbearance plan with my current servicer. Will that plan continue with Flagstar Bank?

Yes. As your new servicer, Flagstar is here to ensure a smooth transition to our platform. Regardless of when your forbearance plan period is scheduled to end, we will automatically keep your forbearance protection in place for 90 days after the date of loan transfer. Of course, you can opt-out of the forbearance at any time, and if your current plan extends beyond that 90-day time period, it will be honored as offered. After your loan has arrived at Flagstar, we will send you a forbearance plan confirmation letter and information about your dedicated resolution team, the COVID-19 Hardship Relief Task Force.



IMPORTANT STATE DISCLOSURES

Important notice for California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Important Notice for Georgia: Georgia's law on mortgage servicing standards states that servicers (a) shall act with reasonable skill, care and diligence; (b) shall not charge fees for handling borrower disputes, facilitating routine collections, arranging payment or forbearance plans, sending notices of nonpayment, updating records to reinstate a mortgage loan or late payments in excess of the initial late payment fee; (c) except as provided in (d) herein, shall not commence a foreclosure process while a complete loss mitigation package is pending; (d) shall not conduct a foreclosure sale before evaluating a complete loss mitigation application in the event the complete loss mitigation application is received after the foreclosure process commenced and more than 37 days before the foreclosure sale; (e) shall consider loss mitigation whenever possible and (1) acknowledge receipt of a loss mitigation application within 5 business days of receipt; (2) provide the name, address, and a collect call or toll-free telephone number for an employee or department of the servicer to be contacted for loss mitigation inquiries; (3) identify requirements for loss mitigation options, if available, and (4)(i) evaluate a borrower's eligibility for available loss mitigation options within 30 days of receipt of a loss mitigation application if the servicer receives that loss mitigation application more than 37 days before a foreclosure sale or, (4)(ii) in the event a servicer is not required to evaluate the loss mitigation application under (4)(i), the servicer shall either notify the borrower that the loss mitigation application was not timely, or evaluate the loss mitigation application; (f) shall have a process for borrowers to appeal loss mitigation disputes including a formal review of loss mitigation options by different personnel than those responsible for the previous decision or provide an options for mediation of the disputes if the loss mitigation application was received 90 days or more before a foreclosure sale*; (g) shall have an error resolution process for all borrowers, except those excluded under 12 CFR § 1024.35(g), which must acknowledge receipt of the notice of error within 5 business days of receipt, conduct a reasonable investigation, and provide written notification of the correction of the error or determination that no error occurred within 45 days of receipt unless 12 CFR § 1024.35 requires prompter response or allows for alternative compliance; (h) shall apply payments to the principal and interest first, rather than insurance, taxes and fees, except where inconsistent with federal law; (i) shall not assess a charge or fee related to force-placed insurance unless the servicer has reasonable basis to believe non-compliance with the mortgage contract's requirements to maintain insurance; and (j) shall not obtain force-placed insurance that imposes an unreasonable charge or fee.

*Flagstar's appeal process for loss mitigation disputes is in accordance with 12 CFR § 1024.41(h), and allows for submission of an appeal within 14 days of the servicer providing the loss mitigation determination to the borrower, subject to the exclusions in 12 CFR § 1024.41(h)(1), and the appeal shall be reviewed by different personnel than those responsible for evaluating the complete loss mitigation application. The appeal determination will be communicated to the borrower within 30 days of submission of the appeal.

Important notice for Maryland: For complaints and inquiries contact the Customer Service Department at (800) 968-7700. The Customer Service Department must respond in writing to each written complaint or inquiry within 15 days if requested.

If a servicer violates Maryland Commercial Law Code Ann. Section 13-316(b) or fails to make timely payments of taxes or insurance premiums on a loan with borrower paid escrow items when the servicer has received the tax bill or notice, the servicer faces liability for any economic damages caused by the violation.

Important notice for Oregon: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.